

Information to identify the case:

Debtor 1 **William Behm Rains**

Social Security number or ITIN **xxx-xx-8942**

First Name Middle Name Last Name

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **15-35705-KRH**

12/15

Discharge of Debtor

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Behm Rains

February 19, 2016

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 William Behm Rains
 Debtor

Case No. 15-35705-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Feb 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2016.

db +William Behm Rains, 13508 Kingscross Ct., Midlothian, VA 23114-4467
 13124709 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13124712 +Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13124713 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
 13124715 +Equidata, 724 Thimble Shoals Blvd, Newport News, VA 23606-2574
 13124716 +Home Furnishings, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828
 13124718 #+Insight Physicians, Post Office Box 9577, Richmond, VA 23228-0577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QLLTAVENNER.COM Feb 20 2016 01:53:00 Lynn L. Tavenner,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 13124707 EDI: BANKAMER.COM Feb 20 2016 01:53:00 Bk Of Amer, Po Box 982235,
 El Paso, TX 79998-0000
 13124708 EDI: CAPITALONE.COM Feb 20 2016 01:53:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238-0000
 13124710 +EDI: CHASE.COM Feb 20 2016 01:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13124711 +EDI: CITICORP.COM Feb 20 2016 01:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13124714 +EDI: DISCOVER.COM Feb 20 2016 01:53:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13124717 +EDI: HFC.COM Feb 20 2016 01:53:00 Hsbc Bank, Po Box 9, Buffalo, NY 14240-0009
 13124719 EDI: IRS.COM Feb 20 2016 01:53:00 Internal Revenue Service, Centralized Insolvency Unit,
 P O Box 7346, Philadelphia, PA 19101-7346
 13124720 +EDI: PRA.COM Feb 20 2016 01:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4962

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2016 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor William Behm Rains chris@chriswinslow.com,
 winslowparalegal@gmail.com
 Lynn L. Tavenner ltavenner@tb-lawfirm.com,
 sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com

TOTAL: 2